

United States Bankruptcy Court

Northern District of Illinois

Case No. 15-26688

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gregory L. Lewandowski
dba Target Financial – Homes for
Rent
2471 Saint Andrews Drive
Olympia Fields, IL 60461

Kathleen A. Stenson
dba Target Financial – Homes for
Rent
2471 Saint Andrews Drive
Olympia Fields, IL 60461

Social Security / Individual Taxpayer ID No.:

xxx-xx-9769

xxx-xx-6368

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 17, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Gregory L. Lewandowski
 Kathleen A. Stenson
 Debtors

Case No. 15-26688-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
 Form ID: b18

Page 1 of 3
 Total Noticed: 79

Date Rcvd: Nov 17, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2015.

db/jdb +Gregory L. Lewandowski, Kathleen A. Stenson, 2471 Saint Andrews Drive,
 Olympia Fields, IL 60461-1166
 23567504 +AT& UVerse, PO Box 6416, Carol Stream, IL 60197-6416
 23567501 +American Home Mortgage Servicing, 4600 Regent Boulevard, Irving, TX 75063-2478
 23567502 +Arnold Scott Harris, P.C., 111 West Jackson Boulevard, Suite 600, Chicago, IL 60604-3517
 23602926 +Bank of America, N.A., c/o The Wirbicki Law Group, LLC, 33 W. Monroe St., Ste.1140,
 Chicago, IL 60603-5332
 23567506 +Berquist Dental, 19710 Governors Highway, #4, Flossmoor, IL 60422-2081
 23567508 +Caine & Weiner, 1699 E. Woodfield Road, Schaumburg, IL 60173-4935
 23567509 +Caine & Weiner, 1699 East Woodfield Road, Schaumburg, IL 60173-4935
 23567507 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
 23567514 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 23794497 +Citibank, N.A. as Trustee for Bear Stearns ALT-A T, c/o Pierce & Associates,
 1 N. Dearborn, Suite 1300, Chicago, IL 60602-4321
 23567515 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,
 Saint Louis, MO 63179-0034
 23567517 +Codilis & Associates, 15W030 N. Frontage Road, Burr Ridge, IL 60527-6921
 23567518 +Colfin Bulls Funding A LLC, 2450 Broadway, 6th Floor, Santa Monica, CA 90404-3570
 23567520 +Cook County Assessor's Office, 118 N. Clark Street, Chicago, IL 60602-1304
 23567521 +Cook County State's Attorney, 69 W. Washington, Suite 3200, Chicago, IL 60602-3174
 23567523 +Country Mutual Ins. Co., 121 N. Main, 4th Floor, Bloomington, IL 61701-7620
 23567526 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23567527 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23567528 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza, Fifth Third Center,
 Cincinnati, OH 45263)
 23567530 +Gomberg & Sharfman, Ltd, 208 S. Lasalle, Ste 1410, Chicago, IL 60604-1071
 23583097 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 23567535 +Kluever & Pratt LLC, 65 E. Wacker Place, #2300, Chicago, IL 60601-7244
 23567541 +MB Financial Bank, 6111 N River Road, Rosemont, IL 60018-5111
 23567537 +Manley Deas Kochalski LLC, One East Wacker, Suite 1250, Chicago, IL 60601-1980
 23567538 +Mb Financial Bank, 6111 N River Road, Rosemont, IL 60018-5111
 23567543 +Montana Welch LLC, 11952 S Harlem Avenue, Suite 200, Palos Heights, IL 60463-1167
 23567544 +Nicor Gas, PO Box 5407, Carol Stream, IL 60197-5407
 23567546 +Noonan & Lieberman, LTD, 105 W. Adams, Suite 1800, Chicago, IL 60603-6235
 23567549 +PNC Bank N.A., 1 Financial Parkway, Kalamazoo, MI 49009-8002
 23567555 +PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342-5433
 23567550 +PNC Mortgage, 3232 Newmark Dr., Bldg. 8, Miamisburg, OH 45342-5433
 23567551 +PNC Mortgage, 3232 Newmark Drive., Building. 8, Miamisburg, OH 45342-5433
 23567553 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
 23567554 +PNC Mortgage, 6 N Main Street, Dayton, OH 45402-1908
 23567552 +PNC Mortgage, 2650 Warrenville Road, Downers Grove, IL 60515-1748
 23567547 +Peterman J Legal Group LTD, 165 Bishops Way, Brookfield, WI 53005-6235
 23567548 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
 23567558 +Seterus, 8501 IBM Drive, Building 201, Charlotte, NC 28262-4333
 23567559 +Shapiro Kreisman Associates, 2121 Waukegan #301, Deerfield, IL 60015-1831
 23567561 +Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
 23567565 +TM Property Solutions, 2600 S Shore Boulevard, Suite 300, League City, TX 77573-2944
 23567564 +Taft Stettinius Hollister, 111 E Wacker Drive, 2800, Chicago, IL 60601-4277
 23567566 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 23567569 +Village of Hazel Crest, 3000 W. 170th Place, Hazel Crest, IL 60429-1129
 23567570 +Village of Olympia Fields, 20040 Governor's Highway, Olympia Fields, IL 60461-1189
 23567571 +Village of Park Forest, 350 Victory Drive, Park Forest, IL 60466-2068
 23567572 +Village of Riverdale, 157 W 144th Street, Riverdale, IL 60827-2707
 23567573 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701)
 23567574 +Wirbicki Law, 33 W. Monroe #1140, Chicago, IL 60603-5332
 23567575 +Zwicker & Associates P.C., 7366 N. Lincoln Ave. Suite 404, Lincolnwood, IL 60712-1741
 23567576 +Zwicker & Associates, P.C., 7366 N. Lincoln Avenue, Suite 102, Lincolnwood, IL 60712-1738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QAJMAXWELL.COM Nov 18 2015 01:13:00 Andrew J Maxwell, ESQ, Maxwell & Potts, LLC,
 105 West Adams Street, Suite 3200, Chicago, IL 60603-6209

23567498 +EDI: BECKLEE.COM Nov 18 2015 01:13:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 23567500 +EDI: BECKLEE.COM Nov 18 2015 01:13:00 American Express *, c/o Becket & Lee,
 P.O. Box 3001, Malvern, PA 19355-0701
 23567503 +EDI: CINGMIDLAND.COM Nov 18 2015 01:13:00 At & T Mobility, P.O. Box 6416,
 Carol Stream, IL 60197-6416

District/off: 0752-1

User: ahamilton
Form ID: b18

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Total Noticed: 79

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23567505 +EDI: BANKAMER2.COM Nov 18 2015 01:13:00 Bank Of America, N.A. *, 401 N. Tryon Street,
NC1-021-02-20, Charlotte, NC 28255-0001
23567512 Fax: 888-777-2057 Nov 18 2015 01:58:25 CCO Mortgage Corporation, 10561 Telegraph Road,
Glen Allen, VA 23059
23567510 +EDI: AIS.COM Nov 18 2015 01:14:00 Capital One, N.A. *, c/o American Infosource,
P.O. Box 54529, Oklahoma City, OK 73154-1529
23567511 +EDI: CAPITALONE.COM Nov 18 2015 01:13:00 Capital One, N.A.*, 1680 Capital One Drive,
Mc Lean, VA 22102-3407
23567513 +EDI: CHASE.COM Nov 18 2015 01:13:00 Chase *, ATTN: Bankruptcy Department,
P.O. Box 15298, Wilmington, DE 19850-5298
23567516 +EDI: CIAC.COM Nov 18 2015 01:13:00 CitiMortgage, Inc., 1000 Technology Drive,
O Fallon, MO 63368-2240
23567519 E-mail/Text: legalcollections@comed.com Nov 18 2015 01:36:54 ComEd, PO Box 6111,
Carol Stream, IL 60197-6111
23567522 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Nov 18 2015 01:35:58
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590
23567524 EDI: DISCOVER.COM Nov 18 2015 01:13:00 Discover Financial Services, 2500 Lake Cook Road,
Deerfield, IL 60015
23567525 EDI: DISCOVER.COM Nov 18 2015 01:13:00 Discover Financial Services LLC, Po Box 15316,
Wilmington, DE 19850
23567529 +EDI: RMSC.COM Nov 18 2015 01:13:00 GE Capital Retail Consumer Finance, 1600 Summer Street,
Fifth Floor, Stamford, CT 06905-5125
23567531 +EDI: IIC9.COM Nov 18 2015 01:13:00 IC System, Attn: Bankruptcy,
444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
23567532 E-mail/Text: rev.bankruptcy@illinois.gov Nov 18 2015 01:35:22
Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
23567533 EDI: IRS.COM Nov 18 2015 01:13:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
23567534 +EDI: CHASE.COM Nov 18 2015 01:13:00 JPMorgan Chase*, 270 Park Avenue,
New York, NY 10017-2014
23567536 +EDI: TSYS2.COM Nov 18 2015 01:13:00 Macy's, Po Box 183083, Columbus, OH 43218-3083
23567545 +E-mail/Text: bankrup@aglresources.com Nov 18 2015 01:33:53 Nicor Gas, 1844 Ferry Road,
Naperville, IL 60563-9600
23567557 +EDI: RMSC.COM Nov 18 2015 01:13:00 Sams Club, Attn. Bankruptcy, PO Box 105968,
Atlanta, GA 30348-5968
23567560 +EDI: SWCR.COM Nov 18 2015 01:13:00 Southwest Credit System,
4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
23567560 +E-mail/Text: bankruptcy@sw-credit.com Nov 18 2015 01:35:36 Southwest Credit System,
4120 International Parkway Suite 1100, Carrollton, TX 75007-1958
23567562 +EDI: STF1.COM Nov 18 2015 01:13:00 SunTrust Mortgage, 901 Semmes Avenue,
Richmond, VA 23224-2243
23567563 +EDI: RMSC.COM Nov 18 2015 01:13:00 Synchrony Bank, PO Box 530916,
Atlanta, GA 30353-0916
23567568 EDI: USBANKARS.COM Nov 18 2015 01:13:00 US Bank, N.A., Bankruptcy/Recovery Department,
P.O. Box 5229, Cincinnati, OH 45201
23567567 +EDI: USBANKARS.COM Nov 18 2015 01:13:00 US Bank Home Mortgage, US Bancorp Center,
800 Nicollet Mall, Minneapolis, MN 55402-2511

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23567542 Midland Mortgage Company, Attention: Bankruptcy, Po Box 26648, OK 73216
23567556 Robert C. Varney and Assoc.
23567499* +American Express *, P.O. Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
23567540* +MB Financial Bank*, 6111 N River Road, Rosemont, IL 60018-5111
23567539* +Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: ahamilton
Form ID: b18

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2015 at the address(es) listed below:

Andrew J Maxwell, ESQ maxwellllawchicago@yahoo.com,
amaxwell@ecf.epiqsystems.com;trustee@maxwellandpotts.com;cjcapo@maxwellandpotts.com;marchfirst_tr
ustee@hotmail.com
Andrew J Nelson on behalf of Creditor Citibank, N.A. as Trustee for Bear Stearns ALT-A Trust
2006-6 anelson@atty-pierce.com, northerndistrict@atty-pierce.com
Joel P Fonferko on behalf of Creditor Secretary of Veterans Affairs of Washington. D.C
ND-One@il.cslegal.com
Joel P Fonferko on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens N.A.
ND-One@il.cslegal.com
Kinnera Bhoopal on behalf of Creditor Citibank, N.A. as Trustee for Bear Stearns ALT-A Trust
2006-6 kinnera.bhoopal@pierceservices.com
Kristine Kolky on behalf of Creditor ColFin Bulls Funding A, LLC kkolky@taftlaw.com,
sfdocket@shesfksylaw.com,etapia@taftlaw.com,wserritella@taftlaw.com,cdowd@taftlaw.com
Mark D. Roth on behalf of Plaintiff NICOR GAS markdroth@gmail.com
Mark D. Roth on behalf of Creditor NICOR GAS markdroth@gmail.com
Michael Dimand on behalf of Creditor The Bank of New York Mellon, FKA The Bank of New York
Successor Trustee to JPMorgan Chase Bank, N.A. FKA The Chase Manhattan Bank, FKA Chemical Bank,
as Trustee for the Holders of American Housing Tru mdimand@aol.com,
bankruptcyfilings@wirbickilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Penelope N Bach on behalf of Debtor Gregory L. Lewandowski pnbach@sulaimanlaw.com,
ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbad
wan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpres
s.info
Penelope N Bach on behalf of Joint Debtor Kathleen A. Stenson pnbach@sulaimanlaw.com,
ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbad
wan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpres
s.info

TOTAL: 12